# STIC Search Report
## EIC 3600

**TO: Gerald J O'Connor**
**Location: KNX 05 D51**
**Art Unit : 3627**

**Case Serial Number: 09/473649**

**From: Paul Obiniyi**
**Location: EIC 3600**
**KNX 04 C25**
**Phone: 27734**

**paul.obiniyi@uspto.gov**

## Search Notes

Dear Examiner O'Connor,

Attached please find the results of your search. Please feel free to contact me if you have additional questions or would like a re-focus search. Thank you and have a great day.

Paul

show files

```
; d s
Set      Items    Description
S1        7198    S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?)(7N) (MAINFRAME? ? OR MAIN()FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO()PROCESSOR? ? OR TERMINAL? ?)
S2        4794    S ( (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR
CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX)(3N)(DATA
OR CODE? ? OR INFO OR INFORMATION)
S3        1151    S S2(7N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4       22399    S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR
CONSUMER? ?)(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5       14752    S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?)(7N)(DEBIT??? OR WITHRAW??? OR
TAK???)
S6         191    S S5(7N)(NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)
S7       11433    S (PURCHASED OR BOUGHT OR SOLD OR TRADED)(7N) (MERCHANDI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT??? )
S8        2034    S S7(7N)(SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9          10    S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
S10          0    S S9 AND S1
S11          0    S S9 AND S2
S12          0    S S9 AND S5
S13          0    S S9 AND S2
S14          0    S S7 AND S9
S15         52    S S1 AND S3
S16         27    S S15 AND S4
S17          1    S S16 NOT PY>1999
S18         18    S S1 AND S5
S19          3    S S18 NOT PY>1999
S20        104    S S1 AND S8
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S21         0    S S20 AND S5
S22         2    S S20 AND S2

?
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? t /3,k/all

17/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0009751826 *Drawing available*
WPI Acc no: 2000-038009/200003
Related WPI Acc No: 1998-568195; 1999-571514; 2002-478344; 2002-618748
XRPX Acc No: N2000-028652
**Automated credit card processing system using distributed networks e.g. internet**
Patent Assignee: OGRAM M E (OGRA-I)
Inventor: OGRAM M E

Patent Family ( 1 patents, 1 countries )

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---|---|---|---|---|---|---|---|
| US 5991738 | A | 19991123 | US 1996597017 | A | 19960205 | 200003 | B |
| | | | US 1997968701 | A | 19971112 | | |

Priority Applications (no., kind,date): US 1996597017 A 19960205; US 1997968701 A 19971112

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
|---|---|---|---|---|---|---|
| US 5991738 | A | EN | 15 | 5 | Continuation of application | US 1996597017 |
| | | | | | Continuation of patent | US 5822737 |

...NOVELTY - A **consumer** computer receives a **consumer data** indicating **credit card** number and transmits the data to a processing computer via a network of computers. The data is then communicated to banking **computer** through a phone system. The consumer**computer** is connected to a **merchant computer** based on a consumer acceptance indicia generated by the banking computer, based on the credit... Original Publication Data by Authority...**Original Abstracts:**distributed computer network such as the Internet. In such a distributed computer network, a merchant**or** vending computer **contains** certain promotional**information** which is communicated to a customer's computer. Based upon the promotional information, the operator... .purchase the services or goods described by the promotional information. The customer's computer is **linked** to a payment processing computer and **the** customer's credit card **number** and the amount of the goods or services is transmitted to the payment processing computer... ... In the embodiment where a password is used, the customer's computer uses the password **with** the merchant's computer in **obtaining** access **to** protected information or to establish shipping instructions.

? t /3,k/all

19/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0009390638 *Drawing available*
WPI Acc no: 1999-325998/199927
Related WPI Acc No: 2001-578265
XRPX Acc No: N1999-244486
**Prepaid phone card activation and billing apparatus**
Patent Assignee: SMARTTALK TELESERVICES INC (SMAR-N)
Inventor: LORSCH R H

Patent Family ( 1 patents, 1  countries )

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---|---|---|---|---|---|---|---|
| US 5903633 | A | 19990511 | US 1995410857 | A | 19950327 | 199927 | B |
| | | | US 1996584216 | A | 19960104 | | |

Priority Applications (no., kind,date): US 1995410857 A 19950327; US 1996584216 A 19960104

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
|---|---|---|---|---|---|---|
| US 5903633 | A | EN | 8 | 2 | C-I-P of application | US 1995410857 |

**Alerting Abstract** DESCRIPTION - A retailer host **computer** operated by **retailer** in communication with sale **terminals** and centralized **computer** operates as an intermediate node for transmission. An INDEPENDENT CLAIM is also included for a.. Original Publication Data by Authority. **Original Abstracts:** computer or an invoicing computer may then prepare an invoice or automatically debit a client's **bank** account. ... **Claims:** one or more phone card retailers, and a retailer host computer operated by the one or more phone card retailers in communication **with** said point of sale terminals and said centralized computer, said retailer host computer operating as an **intermediate** node for transmitting **phone** card **activation** information **between** said point of sale terminals and said centralized computer.

19/3,K/2 (Item 2 from file:350) **Links**

0006475563 *Drawing available*
WPI Acc no: 1993-280974/199335
Related WPI Acc No: 1990-368384
XRPX Acc No: N1993-215863
**Data communication system e.g. for ATM, POS terminal, ticket vendor and video rental console in shop - alters communication protocol that controller uses in response to custom object code downloaded from district central site**
Patent Assignee: NORAND CORP (NORA-N)
Inventor: CARGIN K K; DANIELSON A D; DURBIN D A; KUBLER J J; MORRIS M D

Patent Family ( 1 patents, 1  countries )

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---|---|---|---|---|---|---|---|
| US 5239662 | A | 19930824 | US 1986907496 | A | 19860915 | 199335 | B |
| | | | US 1990486521 | A | 19900228 | | |
| | | | US 1992905000 | A | 19920626 | | |

Priority Applications (no., kind,date): US 1986907496 A 19860915; US 1990486521 A 19900228; US 1992905000 A 19920626

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
|---|---|---|---|---|---|---|
| US 5239662 | A | EN | 40 | 10 | Division of application | US 1986907496 |
| | | | | | Continuation of application | US 1990486521 |
| | | | | | Division of patent | US 4972463 |

**Data communication system e.g. for ATM, POS terminal, ticket vendor and video rental console in shop...**
Original Publication Data by Authority...**Claims:**transaction devices includes at least two transaction device selected from the group consisting of an **automatic** teller device, a credit/**debit** authorization terminal, a point of sale terminal, a fuel volume sensing device, and a video...

19/3,K/3 (Item 3 from file:350) **Links**

0003051463
WPI Acc no: 1984-141670/198423
**Field instrumentation system, for optical multiplex transmission - provided N to N optical distributor which branches and couples in rate of N to N optical transmission paths**
Patent Assignee: FUJI ELECTRIC COLTD (FJIE)
Inventor: NABETA E; YASUHARA T

Patent Family ( 8 patents, 10  countries )

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---|---|---|---|---|---|---|---|
| EP 109618 | A | 19840530 | EP 1983111235 | A | 19831110 | 198423 | B |
| AU 198321172 | A | 19840517 | | | | 198427 | E |
| JP 59090197 | A | 19840524 | JP 1982199556 | A | 19821112 | 198427 | E |
| BR 198306234 | A | 19840731 | | | | 198438 | E |
| CA 1208380 | A | 19860722 | | | | 198634 | E |
| EP 109618 | B | 19880203 | EP 1983111235 | A | 19831110 | 198805 | E |
| DE 3375629 | G | 19880310 | | | | 198811 | E |
| US 4864489 | A | 19890905 | US 1989302138 | A | 19890127 | 198945 | E |

Priority Applications (no., kind,date): JP 1982199556 A 19821112

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
|---|---|---|---|---|---|---|
| EP 109618 | A | EN | 54 | 19 | | |
| Regional Designated States,Orginal | DE FR GB IT NL | | | | | |
| BR 198306234 | A | PT | | | | |
| CA 1208380 | A | EN | | | | |
| EP 109618 | B | EN | | | | |
| Regional Designated States,Orginal | DE FR GB IT NL | | | | | |

**Equivalent Alerting Abstract** ...A submaster processor, located in the field and coupled to the optical**distributor** is automatically substd. for the master**processor** in the event that the master processor is disabled... Original Publication Data by Authority...**Original Abstracts:**field are transmitted in a multiplex mode through optical fiber transmission paths and an optical**distributor** to a master **processor** on the side of a panel. For the purpose of forming a field instrumentation system... ...in the field. A submaster processor, located in the field and coupled to the optical **distributor**, is automatically substituted for the master **processor** in the event that the master processor is disabled. The overall reliability of this system... ..**Claims:**to said optical distributor, to control said fied devices and to communicate with the master**processor** (M1), and that said optical **distributor** (SC) is one which branches and couples, in a ratio of NN, optical data... ...of order, said submaster processor takes place of said master processor, in

that said master **processor** applies a polling signal through said optical **distributor** to said field devices at all times, and when the application of said polling signal is suspended for a predetermined period of times said submaster processor **automatically takes** place on said master processor. (23pp)

22/3,K/1 (Item 1 from file:350) **Links**
Derwent WPIX

0013493526 *Drawing available*
WPI Acc no: 2003-585855/200355
XRPX Acc No: N2003-466450
**Online impound tax transaction method for electronic commerce, involves deducing sales tax from merchant gross credit card by electronic fund processor and remitting balance to merchant account through interlinking network**
Patent Assignee: BROWN O H (BROW-I); DAVO FINANCIAL SERVICES LLC (DAVO-N); JOSEPH D N (JOSE-I)
Inventor: BROWN O H; JOSEPH D N

Patent Family ( 4 patents, 99  countries )

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---|---|---|---|---|---|---|---|
| US 20030105688 | A1 | 20030605 | US 200110340 | A | 20011205 | 200355 | B |
| WO 2003048996 | A1 | 20030612 | WO 2002US38837 | A | 20021204 | 200355 | E |
| AU 2002353056 | A1 | 20030617 | AU 2002353056 | A | 20021204 | 200419 | E |
| EP 1451743 | A1 | 20040901 | EP 2002790025 | A | 20021204 | 200457 | E |
| | | | WO 2002US38837 . | A | 20021204 | | |

Priority Applications (no., kind,date): US 200110340 A 20011205

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
|---|---|---|---|---|---|---|
| US 20030105688 | A1 | EN | 19 | 6 | | |
| WO 2003048996 | A1 | EN | | | | |
| National Designated States,Original | AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW | | | | | |
| Regional Designated States,Original | AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW | | | | | |
| AU 2002353056 | A1 | EN | | | Based on OPI patent | WO 2003048996 |
| EP 1451743 | A1 | EN | | | PCT Application | WO 2002US38837 |
| | | | | | Based on OPI patent | WO 2003048996 |
| Regional Designated States,Original | AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR | | | | | |

**...for electronic commerce, involves deducing sales tax from merchant gross credit card by electronic fund processor and remitting balance to merchant account through interlinking network Alerting Abstract**

...NOVELTY - The sales tax of purchased goods are deduced from **merchant** gross credit card by an electronic fund **processor**. An escrow fund reception receives the deduced amount through a service provider network. The account...

...USE - For collecting state tax of **purchased goods** in banks service **provider** used in electronic commerce, online purchasing of goods... ...ADVANTAGE - Manages easily the state sales taxation by the electronic fund **processor**. Thereby, reduces the burden of the **merchants**. Original Publication Data by Authority. **Claims:** steps of: interlinking a credit card account transaction data feed input comprising at least one **of**: a merchant credit **card** terminal; a networked account transaction application; and a transaction application **relaying** said account **transaction** signals to service provider network; allocating said account transaction based on impound tax system criteria... of said account transaction; remitting said account transaction balance networked to interlinking credit card account **transaction** data feed **comprising**: a merchant credit card terminal, a networked account transaction application, a transaction node; interlinking to... ...transaction allocation based on customizable system criteria comprising allocation of net funds to said merchant **account.**

22/3,K/2 (Item 2 from file:350) **Links**
Derwent WPIX

0013013084 *Drawing available*
WPI Acc no: 2003-091376/200308
XRPX Acc No: N2003-072311
**Online goods transaction system involves switching consumer's computer to secure telephone line to connect with remote server that authorizes consumer to perform credit card purchase on Internet**
Patent Assignee: HOLLANDER H (HOLL-I); ZENG D (ZENG-I)
Inventor: HOLLANDER H; ZENG D

Patent Family ( 1 patents, 1 countries )

| Patent Number | Kind | Date | Application Number | Kind | Date | Update | Type |
|---|---|---|---|---|---|---|---|
| US 20020143708 | A1 | 20021003 | US 2001279159 | P | 20010327 | 200308 | B |
| | | | US 2001871278 | A | 20010531 | | |

Priority Applications (no., kind,date): US 2001279159 P 20010327; US 2001871278 A 20010531

Patent Details

| Patent Number | Kind | Lan | Pgs | Draw | Filing Notes | |
|---|---|---|---|---|---|---|
| US 20020143708 | A1 | EN | 8 | 2 | Related to Provisional | US 2001279159 |

**Alerting Abstract** ...online purchases using a credit card without the need for consumers to electronically provide their **credit card information** to an online web site... Original Publication Data by Authority...**Original Abstracts:**operated by the applicant. The details regarding the purchase, such as item being purchased, purchase price and merchant identity are automatically **provided** to the server. **The** consumer is **then** prompted to enter a pre-registered PIN which together with the phone number from which..... purchase details to a MSP which in turn electronically transmits this information to the appropriate **credit** card company who **authorizes or** denies the purchase. Once the purchase is authorized or denied,the consumer is switched back...

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*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/May 09
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```
; d s
Set      Items    Description
S1      831702    S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?)(7N) (MAINFRAME? ? OR MAIN()FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO()PROCESSOR? ? OR TERMINAL? ?)
S2      153710    S ( (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR
CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX)(3N)(DATA
OR CODE? ? OR INFO OR INFORMATION)
S3       19124    S S2(7N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4     1268558    S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR
CONSUMER? ?)(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5      261315    S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?)(7N)(DEBIT??? OR WITHRAW??? OR
TAK???)
S6       13948    S S5(7N)(NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)
S7     1298052    S (PURCHASED OR BOUGHT OR SOLD OR TRADED)(7N) (MERCHANDI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT??? )
S8       94532    S S7(7N)(SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9          28    S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
```

```
S10          0    S  S9 AND S1
S11        149    S  S1(7N)S3
S12         11    S  S11(10N)S4
S13          6    RD   (unique items)
S14          0    S  S11(10N)S5
S15          0    S  S11(10N)S8
S16         70    S  S11 NOT PY>1999
S17         30    RD   (unique items)
```

? t /3,k/all

13/3,K/1 (Item 1 from file:16) <u>**Links**</u>
Gale Group PROMT(R)

11375370   **Supplier Number: 120113648 (USE FORMAT 7 FOR FULLTEXT)**

**SecurePipe is Recognized as a MasterCard Site Data Protection Compliant Vendor.**
PR Newswire , p NA
August 3 , 2004
**Language:** English   **Record Type:** Fulltext
**Document Type:** Newswire ; Trade
**Word Count:** 742


```
...e-commerce and financial security services designed to help protect the
Web sites of its member financial institutions, online
merchants and other payment processors holding
MasterCard account information.
        "SecurePipe is proud to be a member of the MasterCard
Site Data Protection program and we are partnering with Beyond
Security to provide 'Best of Breed' vulnerability...
```

13/3,K/2 (Item 1 from file:148)  **Links**
Gale Group Trade & Industry DB
0020831028     **Supplier Number: 149029519 (USE FORMAT 7 OR 9 FOR FULL TEXT )**
**Payment Card Industry Data Security Standard - Does Your Company Store, Process or Transmit
Cardholder Data?(management of data security)**

Mondaq Business Briefing , NA
August 3 , 2006
**Language:** English
**Record Type:** Fulltext
**Word Count:** 844    **Line Count:** 00076


```
...Control and Compliance, Major Gaming Operator
        Introducing PCI DSS
        Following a series of high profile data security breaches,
credit card users are putting payment
processors and merchants under increased pressure to ensure
the confidentiality and overall security of personal and transactional data
...
```

13/3,K/3 (Item 1 from file:13) <u>Links</u>
BAMP

01115909 149029519          5261094 **(Use Format 7 Or 9 For Fulltext)**
**Payment Card Industry Data Security Standard - Does Your Company Store, Process or Transmit Cardholder Data?**
**( management of data security )**

**Text:**


...Control and Compliance, Major Gaming Operator

Introducing PCI DSS

Following a series of high profile data security breaches,
credit card users are putting payment
processors and merchants under increased pressure to ensure
the confidentiality and overall security of personal and transactional
data.

13/3,K/4 (Item 2 from file:13) <u>Links</u>
BAMP

00700549 25721384          2499794 **(Use Format 7 Or 9 For Fulltext)**

**Debit Cards Net 'Net Interest**

**( In Europe, debit cards are typically smart cards, but in the US, debit issuers face a bigger challenge in getting smart cards to be adopted to enable e-commerce; banks typically offer less credit-worthy customers PIN-based debit cards, which cannot be used for Internet shopping )**

**Article Author:** Brown, Bob

**Text:**

```
...merchant an authorization and reference number to keep track of the
transaction, but no confidential customer data.
Unlike using a credit card for lnternet buying, with
SafeDebit a customer's account information never resides on a
retailer's server, keeping it safe from hackers, Tomasofsky
says. In fact, it does not remain on the...
```

13/3,K/5 (Item 1 from file:9)  **Links**
Business & Industry(R)

02192362  Supplier Number: 25720137 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**Debit Cards Net 'Net Interest**
**( US ATM networks work toward allowing holders of debit cards to use them for online purchases; NYCE looks to its SafeDebit PIN-based debit card, which is inserted into the CD-ROM drive )**

Card Technology , p 56+
June 2000
**Document Type:** Journal; Industry Overview **ISSN:** 1093-1279  ( United States )
**Language:** English **Record Type:** Fulltext
**Word Count:** 3161 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**TEXT:**


...merchant an. authorization and reference number to keep track of the
transaction, but no confidential **customer data**.

Unlike using a **credit card** for Internet buying, with
SafeDebit a **customer's** account information never resides on a
**retailer's server**, keeping it safe from hackers, Tomasofsky
says. In fact, it does not remain on the...

13/3,K/6 (Item 1 from file:20) <u>Links</u>
Dialog Global Reporter
53640103 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**Swipe your debit card and drive away a car**

BUSINESS LINE
January 10, 2007
**Journal Code:** FBLN  **Language:** English  **Record Type:** FULLTEXT
**Word Count:** 207


...a new service  of sanctioning car loans in about an hour for its savings
bank  account **customers**
    "Loans on the Spot" or LOTS allows a **customer** to swipe his
**debit**  card at the electronic **data** capture
**terminals,** stationed at  **dealers'** outlets, to check the
pre-approved loan offered by the  bank. The pre-approved loan...

?

? t /3,k/all

17/3,K/1 (Item 1 from file:15)· <u>Links</u>

ABI/Inform(R)

01526050          01-77038

**IBM stakes another claim on E-commerce landscape**

Dunlap, Charlotte

**Abstract:**

...processors with support.  SET offers encryption features, as well as
digital-certificate technology to the **merchant servers** in an
effort to secure the **customer's credit-card
information.**  CompuServe Network Services provides electronic
connectivity to hundreds of banks that do credit-card processing...

**Text:**

...certification at IBM.

SET offers encryption features, as well as digital-certificate technology
to the **merchant servers** in an effort to secure the
**customer's credit-card information.**

IBM officials said today's security technology, namely Secure Sockets Layer
(SSL) by Netscape Communications...

17/3,K/2 (Item 1 from file:16) <u>Links</u>

07059757   **Supplier Number: 59271316 (USE FORMAT 7 FOR FULLTEXT)**

**IBM Adds SET Security to CommercePoint.(Product Announcement)**
ROSEN, MICHELE
ENT , v 2 , n 16 , p 47
Oct 22 , 1997
**Language:** English   **Record Type:** Fulltext
**Article Type:** Product Announcement
**Document Type:** Magazine/Journal ; Professional
**Word Count:** 531

```
...plug-in, contains the customer's credit card numbers, encryption keys
and authentication information. The merchant server works
with the customer's Web server to accept encrypted
credit card information from the wallet and transmit
it to the gateway for authentication. Banks run gateway software...
```

17/3,K/3 (Item 2 from file:16)  <u>Links</u>
Gale Group PROMT(R)

06853663   **Supplier Number: 58062103 (USE FORMAT 7 FOR FULLTEXT)**

**Wall Street West Selects GoldOnline International as Featured Company.**
PR Newswire , p 6956
Dec 7 , 1999
**Language:** English   **Record Type:** Fulltext
**Document Type:** Newswire ; Trade
**Word Count:** 698


...backbones. All orders from the site are accepted using industry-standard
SSL encryption to scramble **credit card information**
both on the way from the **shopper** to the Yahoo **server** and from
the Yahoo **server** onto the **merchant**.
        Additionally, the Company intends to expand its online store-base to
multiple sites.
        The GoldOnline...

17/3,K/4 (Item 3 from file:16) __Links__
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
06767244   **Supplier Number: 56993382 (USE FORMAT 7 FOR FULLTEXT)**

**A1VideoGames.com Added to International Internet Group.**
PR Newswire , p 1835
Oct 28 , 1999
**Language:** English   **Record Type:** Fulltext
**Document Type:** Newswire ; Trade
**Word Count:** 511


```
...backbones. All orders from the site are accepted using industry-
standard SSL encryption to scramble credit card
information both on the way from the shopper to the Yahoo!
Server and from the Yahoo! server to the merchant.
       StogiesOnline.com, Inc., subsidiary, "StogiesOnline," a
majority-owned subsidiary of International Internet, is a leading...
```

17/3,K/5 (Item 4 from file:16) <u>**Links**</u>
Gale Group PROMT(R)

06671560   **Supplier Number: 55766139 (USE FORMAT 7 FOR FULLTEXT)**

**TERMINAL DRIVERS EYE AD REVENUE.**
Corporate EFT Report , v 19 , n 18 , p NA
Sept 15 , 1999
**Language:** English   **Record Type:** Fulltext
**Document Type:** Newsletter ; Trade
**Word Count:** 573


```
...the terminal screen banner ads that target the consumer's profile. It
also lets the merchant offer loyalty rewards to frequent
customers.
        The terminals, of course, also transmit transaction
data for credit and debit card accounts. Bob Schick,
@pos.com vice president of sales and marketing, says the company gives...
```

17/3,K/6 (Item 5 from file:16) **Links**
Gale Group PROMT(R)

06595626   **Supplier Number:** 55582103 **(USE FORMAT 7 FOR FULLTEXT)**

**PSINET'S ACQUISITION OPENS PAYMENT DOORS.**
CardFAX , v 1999 , n 165 , p NA
August 24 , 1999
**Language:** English   **Record Type:** Fulltext
**Document Type:** Newsletter ; Trade
**Word Count:** 144
**(USE FORMAT 7 FOR FULLTEXT)**

**Text:**


```
...network services to process card transactions. It switched 1.6
billion transactions in the quarter; customers include First Data
Corp., National Data Corp., American Express Co.,
Buypass Corp. and other processors and merchant acquirers.
PSINet, which announced yesterday that it plans to buy TNS for $720 million
in...
```

17/3,K/7 (Item 6 from file: 16) <u>**Links**</u>
Gale Group PROMT(R)

06574022   **Supplier Number: 55494697 (USE FORMAT 7 FOR FULLTEXT)**

**SET Protocol Has Potential In Latin America, Study Says.**
Kutler, Jeffrey
American Banker , v 164 , n 158 , p 21
August 18 , 1999
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Trade
**Word Count:** 833


```
...costs, and customer confusion.
     "Until SET is fully implemented across the region," the report said,
"merchants run the risk that their secure servers, which
contain information on customers' credit card
numbers, can be broken into."
     It added: "Merchants are eager for the ongoing support of...
```

17/3,K/8 (Item 7 from file: 16) **Links**
Gale Group PROMT(R)

06374733   **Supplier Number: 54751006 (USE FORMAT 7 FOR FULLTEXT)**

**Card Briefs: Merchant Processor Adopts Amex Software.**
American Banker , v 164 , n 102 , p 11
May 28 , 1999
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Trade
**Word Count:** 101


...introduced an enhanced version of an American Express Co. software
product that helps merchants resolve **customer** disputes and reconcile
financial **information**.

American Express SE Workstation, which works on a
personal **computer**, lets **merchants**-which Amex calls service
establishments-track chargebacks and increase their control over cash
management, according...

17/3,K/9 (Item 8 from file: 16)  <u>Links</u>
Gale Group PROMT(R)

05890856   **Supplier Number: 53084917 (USE FORMAT 7 FOR FULLTEXT)**

**Music Galore at OzEmail With Biggest CD Catalogue.**
PR Newswire , p 2217
Oct 15 , 1998
**Language:** English   **Record Type:** Fulltext
**Document Type:** Newswire ; Trade
**Word Count:** 767


```
...as credit card details is provided by market leading electronic commerce
company Camtech. Camtech's Merchant Server software, hosted
at OzEmail, allows Internet users to securely send their
credit card information directly to National Australia
Bank for processing.
        "Get all your favorite music at the best...
```

17/3,K/10 (Item 9 from file:16)  **Links**
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
05299483   **Supplier Number:** 48068355 **(USE FORMAT 7 FOR FULLTEXT)**

**IBM Adds SET Security to CommercePoint**
Rosen, Michele
ENT , p 047
Oct 22 , 1997
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Professional
**Word Count:** 529


```
...plug-in, contains the customer's credit card numbers, encryption keys
and authentication information. The merchant server works
with the customer's Web server to accept encrypted
credit card information from the wallet and transmit
it to the gateway for authentication. Banks run gateway software...
```

17/3,K/11 (Item 10 from file:16)  <u>Links</u>
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
05063513   **Supplier Number: 47433412 (USE FORMAT 7 FOR FULLTEXT)**

**A Grand Opening For Virtual Storefronts With Middleware**
Nance, Barry
Network Computing , p 80
June 1 , 1997
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Trade
**Word Count:** 3365

```
...SET directly into Merchant Server, because, the vendor says, SET
standards are still emerging. Currently, Merchant Server
relies on SSL to protect credit-card information
submitted by a shopper to the merchant (see "Leveraging the SSL and
SET Protocols" on page 90). Third-party...
```

17/3,K/12 (Item 11 from file:16) **Links**
Gale Group PROMT(R)
04817342   **Supplier Number: 47088209 (USE FORMAT 7 FOR FULLTEXT)**

**SET Gets One Step Closer**
Bank Technology News , p N/A
Feb 1 , 1997
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Trade
**Word Count:** 1173


...the picture. First, Wells relies on SSL, available in Netscape and
Microsoft browsers, to secure **credit-card information**
as it travels from the **consumer** to the **merchant**. When the
**merchant server** receives payment information, it is stuffed
into a SET-compliant packet that includes the merchant...

17/3,K/13 (Item 12 from file: 16)  **Links**
Gale Group PROMT(R)
(c) 2007 The Gale Group. All rights reserved.
03977672   **Supplier Number:** 45772505 **(USE FORMAT 7 FOR FULLTEXT)**

**Virtual Vineyards' CyberCash Credit Card Security 09/06/95**
Newsbytes , p N/A
Sept 6 , 1995
**Language:** English  **Record Type:** Fulltext
**Document Type:** Newswire ; General Trade
**Word Count:** 353


```
...of concern about credit card security on the Internet. If a hacker could
crack a merchant's server, that person could easily get
credit card information."
     He continued: "With CyberCash's technology, a customer's
credit card information is encrypted with client
software on the user's desktop. As a merchant, I never see or store
anything more than the encrypted...
```

17/3,K/14 (Item 1 from file: 148)  <u>Links</u>
Gale Group Trade & Industry DB
11516735    **Supplier Number:** 57640272 (USE FORMAT 7 OR 9 FOR FULL TEXT )
**Yahoo!(R) Shopping Adds GoldOnline.com as Merchant.**

PR Newswire , 9833
Nov 19 , 1999
**Language:** English
**Record Type:** Fulltext
**Word Count:** 375    **Line Count:** 00034

**Text:**


...backbones. All orders from the site are accepted using industry-standard
SSL encryption to scramble **credit card information**
both on the way from the **shopper** to the Yahoo **server** and from
the Yahoo **server** onto the **merchant**.

17/3,K/15 (Item 2 from file: 148)  **Links**
Gale Group Trade & Industry DB

09848179    **Supplier Number:** 19945165 (USE FORMAT 7 OR 9 FOR FULL TEXT )
**IBM stakes another claim on E-commerce landscape. (CommercePoint Gateway based on Secure Electronic Transaction (SET) protocol) (Product Development)**

Dunlap, Charlotte
Computer Reseller News , n760 , p86(1)
Oct 27 , 1997
ISSN: 0893-8377
**Language:** English
**Record Type:** Fulltext; Abstract
**Word Count:** 489   **Line Count:** 00043


```
...certification at IBM.
     SET offers encryption features, as well as digital-certificate
technology to the merchant servers in an effort to secure the
customer's credit-card information.
     IBM officials said today's security technology, namely Secure Sockets
Layer (SSL) by Netscape Communications...
```

17/3,K/16 (Item 3 from file: 148)  <u>Links</u>
Gale Group Trade & Industry DB

07709259    **Supplier Number:** 16558143 (USE FORMAT 7 OR 9 FOR FULL TEXT )
**AMDAHL INTRODUCES SPARC ENTERPRISE SUPER SERVER AND ENHANCES SYSTEM/390 UNIX ENTERPRISE SOLUTIONS; UNIX Platforms Provide Foundation For Large-Scale OLTP, Decision Support and Data Warehousing Applications.**

Business Wire , p02280032
Feb 28 , 1995
**Language:** ENGLISH
**Record Type:** FULLTEXT
**Word Count:** 633    **Line Count:** 00057


```
...the capacity to handle on-line transaction processing and data
warehousing applications with thousands of users and multiple
terabytes of data.
     About Amdahl. Amdahl (AMEX: AMH) is a major supplier of
large-scale mainframe computers, UNIX systems software and
servers, data storage subsystems, data communications products,
applications development software and...
```

17/3,K/17 (Item 4 from file: 148)  **Links**
Gale Group Trade & Industry DB
07221018    **Supplier Number:** 15194386 (USE FORMAT 7 OR 9 FOR FULL TEXT )
**The smart card: a staple of the next millennium. (Column)**

Teixeira, Diogo
American Banker , v159 , n49 , p9A(2)
March 14 , 1994
**Document Type:** Column
**ISSN:** 0002-7561
**Language:** ENGLISH
**Record Type:** FULLTEXT; ABSTRACT
**Word Count:** 1292   **Line Count:** 00100


...stored on the card. Or , frequent-shopper discounts could be given on
the spot.
    Frequent-purchaser programs can be administered without a
smart card since all the data originate on the
merchant's computers. All that is required is secure
identification of the shopper and access to the data...

17/3,K/18 (Item 1 from file:275) <u>**Links**</u>
Gale Group Computer DB(TM)

02128497    **Supplier Number: 20039024 (Use Format 7 Or 9 For** FULL TEXT **)**
**What can E-money do for me? (Technology Information)**

Steinke, Steve
Network , v12 , n13 , p71(5)
Dec , 1997
**Language:** English    **Record Type:** Fulltext; Abstract
**Word Count:** 4169    **Line Count:** 00346


...encrypts and forwards the credit card information and the payment amount
to a special CyberCash **server**; the **merchant** software can't
decrypt the **credit card information,** so **buyers**
can be assured of privacy with respect to the merchant. The CyberCash
server forwards the...

17/3,K/19 (Item 2 from file:275)  <u>Links</u>
Gale Group Computer DB(TM)

02036276    **Supplier Number: 19054506 (Use Format 7 Or 9 For** FULL TEXT )
**Microsoft sets up shop. (Microsoft Merchant Server Internet commerce solution)(Brief Article)(Product Announcement)**

Frank, Alan
LAN Magazine , v12 , n2 , p16(1)
Feb , 1997
**Document Type:** Brief Article Product Announcement
ISSN: 1069-5621
**Language:** English    **Record Type:** Fulltext
**Word Count:** 520    **Line Count:** 00047


...card authorizations can be handled immediately, online.
        Secure Sockets Layer encryption protects the exchange of
customer data (including credit card
information) between the customer's Web browser and
Merchant Server, while the exchange of information between
Merchant Server and the merchant's financial
institution uses Secure Electronic Transaction technology.
        Merchant Server works with any open database...

17/3,K/20 (Item 3 from file:275)  **Links**
Gale Group Computer DB(TM)

01830409    **Supplier Number: 17337479 (Use Format 7 Or 9 For FULL TEXT )**
**Virtual Vineyards' CyberCash Credit Card Security.**

...of concern about credit card security on the Internet. If a hacker could
crack a merchant's server, that person could easily get
credit card information."
    He continued: "With CyberCash's technology, a customer's
credit card information is encrypted with client
software on the user's desktop. As a merchant, I never see or store
anything more than the encrypted...

17/3,K/21 (Item 1 from file:9)  **Links**

01919862  Supplier Number: 25399026 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**SET Protocol Has Potential In Latin America, Study Says**
**( Consumer online spending in Latin America is projected to reach $77 mil in 1999 and up to $3.8 bil by 2003, according to Visa International; credit card firms are promoting the SET protocol to increase spending )**

American Banker , v 164 , n 158 , p 21
August 18, 1999
**Document Type:** Newspaper  **ISSN:** 0002-7561  ( United States )
**Language:** English  **Record Type:** Fulltext
**Word Count:** 805 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**TEXT:**


```
...costs, and customer confusion.

"Until SET is fully implemented across the region," the report said, "
merchants run the risk that their secure servers, which
contain information on customers' credit card
numbers, can be broken into."

It added: "Merchants are eager for the ongoing support of...
```

17/3,K/22 (Item 2 from file:9) __Links__

Business & Industry(R)

01719223 Supplier Number: 24464194 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**CyberCash Merges with ICVerify to Bolster Flagging Fortune And Secure Critical Mass of Merchants on the Internet**

**( The merger between CyberCash and ICVerify is profiled as No. 16 in "Future Banker" 's ranking of the 25 most significant technology deals of 1998 )**

**TEXT:**

```
...pointing to a new product called InstaBuy. The system, which
BankOne/FirstUSA will offer, enables customers' credit
card information to be stored on a bank server and
accessed by merchant sites for easy "one-click" purchasing
capability.

Indeed, says Melton, the two companies have found...
```

17/3,K/23 (Item 3 from file:9) <u>Links</u>
Business & Industry(R)

01396967 Supplier Number: 24064771 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**IBM stakes another claim on E-commerce landscape**
**( IBM Corp is backing another SET-enabled electronic-commerce trial, providing CompuServe Network Services with Web-based CommercePoint Gateway software )**

Computer Reseller News , p 86
October 27, 1997
**Document Type:** Journal  **ISSN:** 0893-8377 ( United States )
**Language:** English  **Record Type:** Fulltext
**Word Count:** 427 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**TEXT:**


```
...certification at IBM.

SET offers encryption features, as well as digital-certificate technology
to the merchant servers in an effort to secure the
customer's credit-card information.

IBM officials said today's security technology, namely Secure Sockets Layer
(SSL) by Netscape Communications...
```

17/3,K/24 (Item 1 from file:20)  <u>Links</u>
Dialog Global Reporter
06753988 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**SET Protocol Has Potential In Latin America, Study Says**

**Section Title:** Electronic Commerce
JEFFREY KUTLER
AMERICAN BANKER , v 164 , p 21
August 18, 1999
**Journal Code:** WAMB  **Language:** English  **Record Type:** FULLTEXT
**Word Count:** 837
**(USE FORMAT 7 OR 9 FOR FULLTEXT)**


```
...costs, and customer confusion.
     "Until SET is fully implemented across the region," the report said, "
merchants run the risk that their secure servers, which
contain information on customers' credit card
numbers, can be broken into."
     It added: "Merchants are eager for the ongoing support of...
```

17/3,K/25 (Item 2 from file:20) <u>Links</u>
Dialog Global Reporter

06743926 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**
**Research Reveals That Consumer Attitudes Toward Online Purchasing Methods are a Barrier to eCommerce Growth**

BUSINESS WIRE
August 17, 1999
**Journal Code:** WBWE   **Language:** English   **Record Type:** FULLTEXT
**Word Count:** 1452
**(USE FORMAT 7 OR 9 FOR FULLTEXT)**


```
...s PIN code. Also, because transactions occur and are authorized over the
ATM network, a consumer's credit or debit card
information never resides on a Web merchant's server.
Each of these features reduces the potential for fraud.
        Finally, the study released today revealed...

...participants as barriers to their online shopping experience. Perceived
strengths of the UTM Machine are:
        -- Consumers' credit or debit card
information doesn't reside on a vendor's server
        -- Personal information is protected
        -- Online forms need not be filled out
        In addition, the UTM...
```

17/3,K/26 (Item 1 from file:636) <u>Links</u>
Gale Group Newsletter DB(TM)

03228734   **Supplier Number: 46620524 (USE FORMAT 7 FOR FULLTEXT)**

# NETSCAPE SEALED DEALS EARLIER THIS YEAR

Internet Week , v 2 , n 32 ,p N/A
August 12 , 1996
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Trade
**Word Count:** 178


```
...products not just the Merchant System.
     The Netscape/First Data system works like this: the merchant's
server (which it purchased from Netscape) accepts encrypted
credit card information using SSL from the
consumer's browser. The server takes the credit card number and
total and re-encrypts it...
```

17/3,K/27 (Item 2 from file:636)  **Links**
Gale Group Newsletter DB(TM)
03022891   **Supplier Number:** 46171290 **(USE FORMAT 7 FOR FULLTEXT)**

**ALLIANCES PUSH ELECTRONIC COMMERCE FORWARD**
Internet Week , v 2 , n 9 ,p N/A
Feb 26 , 1996
**Language:** English   **Record Type:** Fulltext
**Document Type:** Magazine/Journal ; Trade
**Word Count:** 1116

```
...Discover, Diner's Club, Carte Blanche, and JCB cards.
     The system works like this: The merchant's server
accepts encrypted credit card information from the
consumer's browser. The server takes the credit card number and
total and re-encrypts it...
```

17/3,K/28 (Item 1 from file:625)  <u>Links</u>
American Banker Publications

0240920
**\* SET Protocol Has Potential In Latin America, Study Says**

**Byline:**
By JEFFREY KUTLER

**Text:**


...costs, and customer confusion.
    "Until SET is fully implemented across the region," the report
said,
"merchants run the risk that their secure servers, which
contain
information on customers' credit card numbers,
can be broken into."
    It added: "Merchants are eager for the ongoing support of...

17/3,K/29 (Item 2 from file:625) <u>Links</u>
American Banker Publications
0237626
**Card Briefs: Merchant Processor Adopts Amex Software**

**Text:**

...introduced an enhanced
version of an American Express Co. software product that helps merchants
resolve **customer** disputes and reconcile financial **information**

.

**American Express** SE Workstation, which works on a personal
computer,
lets merchants-which Amex calls service establishments-track
chargebacks
and increase their control over cash management, according...

17/3,K/30 (Item 3 from file:625) <u>Links</u>
American Banker Publications
0144150
**EXECUTIVE VIEW - The Smart Card: A Staple of the Next Millennium**

American Banker -March 14, 1994 ; Pg. 9A ; Vol. 159 , No. 49
**Word Count:** 1,230

**Byline:**
Diogo Teixeira

**Text:**


```
...stored on the card. Or, frequent-shopper
discounts could be given on the spot.
    Frequent-purchaser programs can be administered without a
smart card
since all the data originate on the merchant's
computers. All that is
required is secure identification of the shopper and access to the data...
```

show files

```
; d s
Set     Items   Description
S1      17496   S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?)(7N) (MAINFRAME? ? OR MAIN()FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO()PROCESSOR? ? OR TERMINAL? ?)
S2      1218    S ( (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR
CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX)(3N)(DATA
OR CODE? ? OR INFO OR INFORMATION)
S3      194     S S2(7N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4      21370   S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR
```

CONSUMER? ?) (7N) (PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5          8800   S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?) (7N) (DEBIT??? OR WITHRAW??? OR
TAK???)
S6           254   S S5(7N) (NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)
S7         18504   S (PURCHASED OR BOUGHT OR SOLD OR TRADED) (7N) (MERCHANDI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT??? )
S8          1127   S S7(7N) (SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9           436   S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
S10            0   S S9 AND S1
S11            0   S S9 AND S2
S12            9   S S1 AND S3
S13            9   RD  (unique items)
S14            5   S S13 NOT PY>1999
S15          122   S S1 AND S4
S16            1   S S15 AND S5
S17            5   S S1 AND S5
S18            5   RD  (unique items)
S19            0   S S18 AND S6
S20            0   S S18 AND S2
S21            6   S S5 AND (S7:S8)
S22            6   RD  (unique items)

?

? t /3,k/all
14/3,K/1 (Item 1 from file:256) **Links**
TecInfoSource

00140596     **Document Type:** Review

**Product Names: 802.11 (845264)**

**Title:** Wireless Insecurity:Is wireless security an oxymoron?...
**Author:** Bolles, Gary A
**Source:** CIO INSIGHT ,    v16   p80(5) Jul 2002
**Homepage:** http://www.cioinsight.com
    \

**File Segment:** Review
**Record Type:** Product Analysis
**Grade:** Product Analysis, No Rating
**Revision Date:** 20030330

...failed to use the most basic security feature built into Wi-Fi; this opened up customers' unencrypted **credit card information** to possible unauthorized intrusion. Best Buy removed the offending devices, but they are now back..
**Descriptors:** Communications Standards; **Computer** Security; LANs; Network Software; **Retailers**; Wi-Fi; Wireless Networks

14/3,K/3 (Item 2 from file:583) **Links**
Gale Group Globalbase(TM)
06534387
**Citibank, IMS roll out cyber mall pilot**

HONG KONG: CYBER MALL FROM IMS AND CITIBANK
Computerworld HK ( XDP )   09 Oct 1997   P.4
**Language:** ENGLISH

...SET, must register with Citibank first to get an electronic wallet which contains the clients credit **card information.**
**Users** will dial into a certificate authority's Web site to purchase a digital certifate, which... ...the wallet via a client's
PC. The wallet delivers encrypted transaction data to the **merchant's** SET-enabled **server.** The **server** will process the
payment request and forward the data to Citibank's SET gateway. The client's credit card and **merchant's**
identification data are validated at the gateway.

14/3,K/5 (Item 4 from file: 583)  **Links**
Gale Group Globalbase(TM)

06154392
**BORNE MULTIMEDIA**

FRANCE: PROMOTIONAL MULTIMEDIA TERMINAL
Industries et Techniques ( XNB )  May 1995  p.106
**Language:** FRENCH

Omsys Industries has developed a sales promotion system with multimedia **terminals** for large **retailers**. Replacing the standard loyalty cards, a **smart card** contains **data** on the eighty products which the **customer** buys most, and the reduction rates for each of these products. When a customer inserts...

? t /3,k/all

16/3,K/1 (Item 1 from file:2) <u>**Links**</u>
Fulltext available through: <u>USPTO Full Text Retrieval Options</u>
INSPEC
04261815  **INSPEC Abstract Number:** D89000094
**Title: UK report questions consumer advantages of EFTPOS**
**Author** Essinger, J.
**Journal:** Electronic Banking & Finance    vol.5, no.8   p. 8-10

**Abstract:** ...from the consumer's point of view. The use of a debit card in **a retailer's terminal** would probably mean that the **customer's account** would be **debited immediately** , or at the end of the day. The handling of EFTPOS transactions could bring embarrassment... ..by both the financial institution and the retailer. The terms and conditions of issue of **payment** cards are frequently one-sided and unfair. **Consumer** privacy at the terminal is essential if confidence in EFTPOS is to be achieved.

? t /3,k/all

22/3,K/1 (Item 1 from file:2) <u>**Links**</u>

Fulltext available through: <u>USPTO Full Text Retrieval Options</u>

**Title: Snappy quality [coordinate measuring machines]**
**Journal:** Quality Today   p. s6
**Publisher:** Nexus Media ,
**Publication Date:** April 2005  **Country of Publication:** UK
**Abstract:** ...to blue-chip motor manufacturers across Europe, such as Porsche and Volkswagen. Inspection of components **takes** place on two **automatic** CMMs, typically **taking** 3 hours to measure complex parts. Multiple points are taken on critical surfaces,comparing measured ... ...of manual, non-productive time on an expensive automated machine. Finished pressed parts and other **bought-in items**, are all subject to sample inspection, to ensure compliance with the high tolerances demanded by.

22/3,K/2 (Item 1 from file:474)  **Links**
New York Times Abs
07952995   **NYT Sequence Number:** 545066020209
**F.D.A. WARNING ON 2 HERBAL SUPPLEMENTS**
Associated Press
New York Times , Col. 5 , Pg. 14 , Sec. A
Saturday February 9 2002

**Abstract:**
Food and Drug Administration warns consumers to immediately stop **taking** PC SPES and SPES, **products sold** as herbal **supplements** that actually contain powerful prescription drugs; BotaritLab recalled products after California Health Department found PC ...

22/3,K/3 (Item 1 from file:583)  <u>Links</u>
Gale Group Globalbase(TM)
09579304
**Instant noodles beocme the most popular ready food in HK**

HONG KONG: SURVEY ON READY FOOD ITEMS
Apple Daily ( AHI )   15 Aug 2001   p.a7
**Language:** CHINESE

...by AC Nielsen between April and June 2001 showed 96% of the local families had bought packaged ready food **products** (each family purchases ready food items for 2.7 time on average a month with... ...on the Island is higher and families are smaller. Nutritious expert reminded people not to take too many **instant** noodles and frozen dim sum products since the nutritious value of the food is not...

22/3,K/5 (Item 3 from file: 583)  **Links**
Gale Group Globalbase(TM)
09364410
**Hokuetsu Bank makes plans to sell insurance products**

JAPAN: HOKUETSU TO SELL INSURANCE AT BRANCHES
Nikkei Net Interactive ( ATM ) 14 Sep 2000  NikkeiFinancial Daily online
**Language:** ENGLISH

...insurance products sales. At initial phase of the plan, mortgage-based long-term fire insurance **products** will be **sold** by Hokuetsu. In another development, lineup of investment trust funds sold by the bank will... ...21 products developed by nine firms. The trust funds can be bought via a monthly **automatic** basis, of which payments would be **automatically debited** from deposit accounts. Meanwhile, al of Hokuetsu's 96 branches will be selling investment trust...

22/3,K/6 (Item 1 from file:23) <u>Links</u>
Fulltext available through: <u>USPTO Full Text Retrieval Options</u>
CSA Technology Research Database

0006145520    IP Accession No: 200103-S7-0190
**Nucor ends structural shape break, sets lower base price**

**Abstract:**
...base price that is lower than the discounted price on those products. The move, which **takes** effect **immediately**, will drop the price between 75 cents and $1.25 per hundredweight, depending on the product and the region of the US in which it is **sold**. **Products** include angles, channels, flats and other shapes.

show files

```
; d s
Set      Items    Description
S1       11462    S (DEALER? OR VENDOR? OR SUPPLIER? OR MERCHANT? OR RETAILER? OR MARKETER?
OR DISTRIBUTOR?)(7N) (MAINFRAME? ? OR MAIN()FRAME? ? OR COMPUTER? ? OR MINICOMPUTER? ? OR
LAPTOP? ? OR SERVER? ? OR CLIENT? ? OR PROCESSOR? ? OR MICRO()PROCESSOR? ? OR TERMINAL? ?)
S2       8949     S ( (CHARGE OR CREDIT OR DEBIT OR BANK OR CHECK OR CHEQUE OR MASTER OR
SMART)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR DEBITCARD? ? OR BANKCARD? ? OR
CHECKCARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX)(3N)(DATA
OR CODE? ? OR INFO OR INFORMATION)
S3       3350     S S2(7N)(BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR
CONSUMER? ? OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER?
? OR CONSUMER? ?)
S4       31710    S (BUYER? ? OR PURCHASER? ? OR PARTICIPANT? ? OR PARTNER? ? OR CONSUMER? ?
OR PROCURER? ? OR CUSTOMER? ? OR SHOPPER? ? OR USER? ? OR BIDDER? ? OR MEMBER? ? OR
CONSUMER? ?)(7N)(PAYMENT? ? OR BALANCE OR DEPOSIT OR FUND OR ACCOUNT)
S5       29304    S (AUTOMATIC? OR INSTANT? OR IMMEDIATE?)(7N)(DEBIT??? OR WITHRAW??? OR
TAK???)
S6       690      S S5(7N)(NETWORK?? OR LAN?? OR WAN?? OR WEB?? OR LOCAL()AREA()NETWORK?? OR
WORLD()WIDE()WEB OR INTERNET OR WEB OR INTRANET OR EXTRANET OR ONLINE OR ON()LINE)
S7       27177    S (PURCHASED OR BOUGHT OR SOLD OR TRADED)(7N) (MERCHANDI? OR GOODS OR
WARES OR ITEM? ? OR PRODUCT? ? OR ARTICLE? ? OR THING? ? OR OBJECT? ? OR COMMODIT??? )
S8       4133     S S7(7N)(SHIP? OR MAIL? OR DELIVER? OR POST??? OR DELIVER? OR SUPPL? OR
SEND? OR TRANSFER? OR GIV??? OR PROVID?)
S9       10       S AU=(MULDERRY, A? OR MULDERRY A? OR MULDERRY(2N)A? OR STUTZMAN, W? OR
STUTZMAN W? OR STUTZMAN(2N)W? OR VANTREASE, H? OR VANTREASE H? OR VANTREASE(2N)H?)
S10      0        S S9 AND S1
S11      0        S S9 AND S2
S12      0        S S9 AND S4
S13      41       S S1(3N)S3
S14      8        S S13 NOT PY>1999
S15      587      S S1(7N)S4
S16      1        S S15(7N)S5
S17      197      S S1(7N)S7
S18      59       S S17(10N)S8
S19      3        S S18 NOT PY>1999

?
```

EUROPEAN PATENTS
01030324
# MOBILE ELECTRONIC COMMERCE SYSTEM
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

**Patent Assignee:**

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD**; (216884)
  1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
  (Applicant designated States: all)

**Inventor:**

- **TAKAYAMA, Hisashi**
  5-6-12-104, Matsubara, Setagaya-ku; Tokyo 156-0043; (JP)

**Legal Representative:**

- **Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)**
  Maximilianstrasse 58; 80538 Munchen; (DE)

|  | Country | Number | Kind | Date |  |
|---|---|---|---|---|---|
| Patent | EP | 950968 | A1 | 19991020 | (Basic) |
|  | WO | 9909502 |  | 19990225 |  |
| Application | EP | 98937807 |  | 19980813 |  |
|  | WO | 98JP3608 |  | 19980813 |  |
| Priorities | JP | 97230564 |  | 19970813 |  |

**Designated States:**
DE; FR; GB;

**Related Divisions: Patent (Application): (EP 2004015278)**

**International Patent Class (V7):** G06F-017/60 **Abstract Word Count:** 150
**NOTE:** 1
**NOTE: Figure number on first page:** 1

| Type | Pub. Date | Kind | Text |
|---|---|---|---|
| Publication:English |  |  |  |
| Procedural: English |  |  |  |
| Application:Japanese |  |  |  |

| Available Text | Language | Update | Word Count |
|---|---|---|---|

| CLAIMS A | (English) | 9942 | 17239 |
|---|---|---|---|
| SPEC A | (English) | 9942 | 160346 |
| Total Word Count (Document A) 177585 | | | |
| Total Word Count (Document B) 0 | | | |
| Total Word Count (All Documents) 177585 | | | |

**Specification:** ...by replacing them with those that have newly been received, and changes the state management **information** for the electronic telephone card to a usable state.

Since the signature key for the...according to the embodiment of the present invention;

Fig. 37 is a specific diagram showing **data** that are stored in the service data area of the accounting device according to the...companies, or a bank to issue electronic credit cards (bank cards) and to provide a **credit card** service for a **member** store who has entered into a contract for the credit service. The mobile electronic commerce.a network, and to settle charges incurred at a normal retail shop.

Specifically, an electronic **credit card**, which consists of electronic information, is stored in advance and managed in the mobile user......with the transaction processing system 106 the service system presents the card number of the **credit card** that is designated by the **user**, and provides credit settlement information to be used to perform a credit settlement process for...

EUROPEAN PATENTS
00957813
# PERSONAL ELECTRONIC SETTLEMENT SYSTEM, ITS TERMINAL, AND MANAGEMENT APPARATUS
PERSONLICHES ELEKTRONISCHES REGELUNGSSYSTEM, TERMINAL UND MANAGEMENTAPPARAT
SYSTEME DE REGLEMENT ELECTRONIQUE PERSONNEL, TERMINAL DE CE DERNIER ET APPAREIL
PERMETTANT DE GERER CE SYSTEME


**Patent Assignee:**

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD.;** (216883)
  1006, Oaza Kadoma; Kadoma-shi, Osaka-fu, 571; (JP)
  (applicant designated states: DE;FR;GB)

**Inventor:**

- **TAKAYAMA, Hisashi**
  21-22, Matsubara 4-chome,Setagaya-ku; Tokyo 156; (JP)

**Legal Representative:**


- **Casalonga, Axel et al (14511)**
  BUREAU D.A. CASALONGA - JOSSE Morassistrasse 8; 80469 Munchen; (DE)

|  | Country | Number | Kind | Date |  |
|---|---|---|---|---|---|
| Patent | EP | 910028 | A1 | 19990421 | (Basic) |
|  | WO | 9821677 |  | 19980522 |  |
| Application | EP | 97912468 |  | 19971114 |  |
|  | WO | 97JP4161 |  | 19971114 |  |
| Priorities | JP | 96316897 |  | 19961114 |  |
|  | JP | 97117681 |  | 19970422 |  |

**Designated States:**
DE; FR; GB;

**International Patent Class (V7):** G06F-017/60; ; **Abstract Word Count:** 119

| Type | Pub. Date | Kind | Text |
|---|---|---|---|

Publication:English
Procedural: English
Application:Japanese

| Available Text | Language | Update | Word Count |
|---|---|---|---|
| CLAIMS A | (English) | 9916 | 12261 |
| SPEC A | (English) | 9916 | 116678 |

| Total Word Count (Document A) 128939 |
|---|
| Total Word Count (Document B) 0 |
| Total Word Count (All Documents) 128939 |

**Specification:** ...of information: a last data update date 2600, a next data update date 2601, **aterminal** status 2602, a **merchant** preference address 2603, a telephone function**information** address 2604, a **credit card** list address 2605, and a sales list address 2606.

The last data update date 2600...access times for the individual credit cards and assigns a local address to the object **data** address for a **credit card** for which the access time is the latest; and compares the use times of the...

PCT FULLTEXT
00515368
**AUTOMATICALLY INVOKED INTERMEDIATION PROCESS FOR NETWORK PURCHASES**
PROCEDE D'INTERMEDIATION A APPEL AUTOMATIQUE POUR ACHATS PAR RESEAU


**Patent Applicant/Patent Assignee:**

- **CHA! TECHNOLOGIES SERVICES INC**;
  ; ;

| | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9946720 | A1 | 19990916 |
| Application | WO | 99US5368 | | 19990311 |
| Priorities | US | 9877635 | | 19980311 |
| | US | 99260874 | | 19990302 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)


Publication Language:English
Filing Language:
Fulltext word count:  20717

**Detailed Description:**

...resource-rules database and, in conjunctionwith an account database server 324, maintains financial accountdata such as **credit card** numbers of subscribing **purchasers**. An accounting systemserver 330 may handle disbursements to subscribing **merchants** and a data mining system 328 may collect statistical data concerning use of the transaction...

PCT FULLTEXT
00514139
## DIGITAL RIGHTS MANAGEMENT SYSTEM
SYSTEME DE GESTION DE DROITS NUMERIQUES


**Patent Applicant/Patent Assignee:**

- **NUVOMEDIA INC**;
  ; ;

|  | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9945491 | A1 | 19990910 |
| Application | WO | 99US4759 |  | 19990303 |
| Priorities | US | 98168000 |  | 19980304 |
|  | US | 9834720 |  | 19980304 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)


Publication Language:English
Filing Language:
Fulltext word count: 5123

**Detailed Description:**

...to respond at step 252 with a unique transaction ID which is sent to the retailer server. The **retailer server** then captures a **buyer's credit card information** at step 254, and
1 0
SUBSTITUTE SHEET (RULE 26)
at step 256 the retailer...

PCT FULLTEXT
00410489
## PUBLIC NETWORK MERCHANDISING SYSTEM
SYSTEME D'ACHATS ET VENTES SUR UN RESEAU PUBLIC

**Patent Applicant/Patent Assignee:**

- **ALLSOFT DISTRIBUTING INC;**
  ; ;

|  | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9800948 | A1 | 19980108 |
| Application | WO | 97US11649 |  | 19970627 |
| Priorities | US | 96671734 |  | 19960628 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)


Publication Language:English
Filing Language:
Fulltext word count:   6225

**Detailed Description:**

...customer is sent directly to the money processor; the merchant preferably does not receive thecustomer's **credit card information.** The money **processor** informs the **merchant** that the transaction is complete.

A. Structure of the System.

The structure of a merchandising...

PCT FULLTEXT
00410488
# CENTRALIZED SECURE COMMUNICATIONS SYSTEM
SYSTEME DE COMMUNICATIONS DE SECURITE CENTRALISE

**Patent Applicant/Patent Assignee:**

- **ALLSOFT DISTRIBUTING INC**;
  ; ;

|  | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9800947 | A1 | 19980108 |
| Application | WO | 97US11621 |  | 19970701 |
| Priorities | US | 96673122 |  | 19960701 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count:   13602
**Detailed Description:**

...sales tax information and sends this information along with a shipping address back to the **merchant**. Credit card information from the **client** is sent directly to the bank; the **merchant** never receives the **customer's credit card information**. The bank informs the merchant that the transaction is complete.

The structure of a merchandising...

PCT FULLTEXT

00358933

**LOW POWER TELECOMMUNICATION CONTROLLER FOR A HOST COMPUTER SERVER**
DISPOSITIF DE COMMANDE DE TELECOMMUNICATION A FAIBLE PUISSANCE POUR SERVEUR
D'ORDINATEUR PRINCIPAL


**Patent Applicant/Patent Assignee:**

• **E-COMM INCORPORATED**;
  ; ;


• **WALSH Joseph F**;
  ; ;


• **BOYDSTON David H**;
  ; ;


|  | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9641447 | A1 | 19961219 |
| Application | WO | 96US9407 |  | 19960607 |
| Priorities | US | 95480614 |  | 19950607 |
|  | US | 95482261 |  | 19950607 |
|  | US | 95485083 |  | 19950607 |


**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)


Publication Language:English
Filing Language:
Fulltext word count:  19848

**Detailed Description:**

...FIG. 9). The subject information is used to make financial transactions between the operator and vendors using a
host **server**. **User** sensitive information (e.g.,the subject credit/ **debit card information**) is transmitted from the user
device to the host server in an encrypted format. Critical parameters of the encryption algorithm...

PCT FULLTEXT
00344642
**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC RIGHTS PROTECTION**
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE PROTECTION ELECTRONIQUE DES DROITS

**Patent Applicant/Patent Assignee:**

* **ELECTRONIC PUBLISHING RESOURCES INC;**
  ; ;

|  | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9627155 | A2 | 19960906 |
| Application | WO | 96US2303 |  | 19960213 |
| Priorities | US | 95388107 |  | 19950213 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count:  207972
**Detailed Description:**

...docking station,
such as a PCMCIA connector on an electronic
appliance, such as a personal **computer**, can receive
a **consumer's** VDE **card** at home. Such a station/card
combination can be used for on-line tran actions...

EUROPEAN PATENTS

01091910

**System and method for automated electronic scrip transactions**

System und Verfahren furautomatisierte Transaktionen mittels elektronischen Gutscheinen

Systeme et methode pour transactions automatisees par coupons electroniques

**Patent Assignee:**

- **Citicorp Development Center, Inc.;** (1175292)
  12731 W. Jefferson Boulevard; Los Angeles, California 90066; (US)
  (Applicant designated States: all)

**Inventor:**

- **Kawan, Joseph C.**
  2034 Paramount Drive; Hollywood, CA 90068; (US)

- **Takata, Melvin**
  855 Del Robledo; Thousand Oaks, CA 91360; (US)

- **Hanover, Coleman**
  1874 Main Road; Westpoint, MA 02791; (US)

**Legal Representative:**

- **Hynell, Magnus (23172)**
  Hynell Patenttjanst AB, Patron Cals vag 2; 683 40 Hagfors/Uddeholm; (SE)

|  | Country | Number | Kind | Date | |
|---|---|---|---|---|---|
| Patent | EP | 959440 | A2 | 19991124 | (Basic) |
|  | EP | 959440 | A3 | 20000517 | |
| Application | EP | 99201528 | | 19990517 | |
| Priorities | US | 86603 P | | 19980522 | |

**Designated States:**
AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**
AL; LT; LV; MK; RO; SI;

**International Patent Class (V7):** G07F-019/00; H04L-029/06; G07F-007/10**Abstract** ...amount, is entered at a merchant terminal and sent over the network to a scrip **distributor terminal** or system manager **terminal**, and the **member's account** is **automatically debited** by the transaction amount. Additionally, merchant loyalty point credit or

tuition credit can be awarded...

**Abstract Word Count: 191**
**NOTE: 1**
**NOTE: Figure number on first page: 1**

| Type | Pub. Date | Kind | Text |
|------|-----------|------|------|

Publication:English
Procedural: English
Application:English

| Available Text | Language | Update | Word Count |
|----------------|----------|--------|------------|
| CLAIMS A | (English) | 9947 | 2128 |
| SPEC A | (English) | 9947 | 6131 |
| Total Word Count (Document A) 8259 | | | |
| Total Word Count (Document B) 0 | | | |
| Total Word Count (All Documents) 8259 | | | |

? t /3,k/all

19/3K/1 (Item 1 from file: 348) **Links**
EUROPEAN PATENTS

01030324
**MOBILE ELECTRONIC COMMERCE SYSTEM**
MOBILES ELEKTRONISCHES HANDELSSYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE MOBILE

**Patent Assignee:**

- **MATSUSHITA ELECTRIC INDUSTRIAL CO., LTD**; (216884)
  1006, Oaza-Kadoma; Kadoma-shi, Osaka 571-0000; (JP)
  (Applicant designated States: all)

**Inventor:**

- **TAKAYAMA, Hisashi**
  5-6-12-104, Matsubara, Setagaya-ku; Tokyo 156-0043; (JP)

**Legal Representative:**

- **Grunecker, Kinkeldey, Stockmair & Schwanhausser Anwaltssozietat (100721)**
  Maximilianstrasse 58; 80538 Munchen; (DE)

|  | Country | Number | Kind | Date |  |
|---|---|---|---|---|---|
| Patent | EP | 950968 | A1 | 19991020 | (Basic) |
|  | WO | 9909502 |  | 19990225 |  |
| Application | EP | 98937807 |  | 19980813 |  |
|  | WO | 98JP3608 |  | 19980813 |  |
| Priorities | JP | 97230564 |  | 19970813 |  |

**Designated States:**
DE; FR; GB;

**Related Divisions: Patent (Application): (EP 2004015278)**

**International Patent Class (V7): G06F-017/60** **Abstract Word Count:** 150
**NOTE: 1**
**NOTE: Figure number on first page:** 1

| Type | Pub. Date | Kind | Text |
|---|---|---|---|
Publication: English
Procedural: English
Application: Japanese

| Available Text | Language | Update | Word Count |
|---|---|---|---|

| CLAIMS A | (English) | 9942 | 17239 |
|----------|-----------|------|-------|
| SPEC A | (English) | 9942 | 160346 |
| Total Word Count (Document A) 177585 | | | |
| Total Word Count (Document B) 0 | | | |
| Total Word Count (All Documents) 177585 | | | |

**Specification:** ...a specific diagram showing the structure of update data that are exchanged between the gate **terminal** (the **merchant terminal** 102 or 103, the accounting device, or the electronic telephone card accounting device) and the **merchant processor** according to the embodiment of the present invention;

Fig. 88E is a specific diagram showing...or a bank, a mobile electronic commerce service ticket issuer contract with a company that **provides** the mobile electronic commerce service, and a digital communication service contract with a communication service...the mobile user terminal 100 is enabled to engage in infrared communication with the gate **terminal** 101, and to **provide** information for the examination of the electronic tket.

A detailed explanation will be **given** later to describe the internal structure and the operation of the mobile user terminal 100...

00459194
**INTERNET PAYMENT AND LOADING SYSTEM USING SMART CARD**
SYSTEME DE PAIEMENT ET DE CHARGEMENT PAR INTERNET A L'AIDE D'UNE CARTE A PUCE


**Patent Applicant/Patent Assignee:**

- **VISA INTERNATIONAL SERVICE ASSOCIATION**;
  ; ;

- **DAVIS Virgil M**;
  ; ;

- **CUTINO Suzanne C**;
  ; ;

- **BERG Michael J**;
  ; ;

- **CONKLIN Fredrick Sidney**;
  ; ;

- **PRINGLE Steven John**;
  ; ;

| | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9849658 | A1 | 19981105 |
| Application | WO | 98US8806 | | 19980430 |
| Priorities | US | 9745883 | | 19970430 |
| | US | 97951614 | | 19971016 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

**Detailed Description:**

...merchant server 208 creates an HTML page for the purchased information and sends it to **client terminal** 204.
Alternatively, the merchant may also **deliver purchased goods** to the user at this point. It is also possible for the
payment server and...similar fashion as in steps 632 The confirmation message is passed on to the merchant server

26

by way of the client terminal and the merchant server may then deliver the..ri steps 636 The confirmation message is passed on to the merchant server and the**merchant server** may then **deliver** the **purchased merchandise** to the user.

## THIRD ALTERNATIVE PAYMENT EMBODIMENT

I 0 FIG. 8 illustrates another embodiment 200c... that the processing continues in a similar fashion as in steps 638 and 640. The **merchant server** may then **deliver** the 1 5 **purchased merchandise** to the user. In all of the above alternative embodiments, when the transaction is not...

PCT FULLTEXT

00296136

**PAPERLESS COUPON REDEMPTION SYSTEM AND METHOD THEREOF**

SYSTEME DE REMBOURSEMENT DE COUPONS AUTOMATISE ET PROCEDE ASSOCIE

**Patent Applicant/Patent Assignee:**

- **VALENCIA Luis**;
  ; ;

- **HOWE John**;
  ; ;

|  | Country | Number | Kind | Date |
|---|---|---|---|---|
| Patent | WO | 9514287 | A1 | 19950526 |
| Application | WO | 94US12944 |  | 19941116 |
| Priorities | US | 93152129 |  | 19931116 |

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

Publication Language:English
Filing Language:
Fulltext word count: 6925

**English Abstract:**

...products which have been purchased. This card (2)would be inserted into a reader/writerterminal (62) **provided** at a **retailer**'s checkout counter. **Items** which are **purchased** are scanned and compared with**items** to be discounted as well as the information provided by the customer I⊂smart card...